

April 06, 2012

CLERK, U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

0004167622

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

In re

Juan Ruelas
Claudia Ruelas

Case No. 12-22251

Debtor(s)

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are attached hereto:

- ☐ Petition
☐ Creditor Matrix
☐ List of 20 Largest Unsecured Creditors
☐ Schedules (check appropriate boxes). See *Instruction #4 below*.
☐ A ☐ B ☐ C ☒ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ J
☐ Summary of Schedules (includes Statistical Summary of Certain Liabilities and Related Data)
REQUIRED IF AMENDING SCHEDULE(S) A, B, D, E, F, I, OR J.
- ☐ Statement of Financial Affairs
☐ Statement of Intention
☐ List of Equity Security Holders

Purpose of amendment (check one):

- ☐ To add pre-petition creditors, delete creditors, change amounts owed or classification of debt (30.00 fee required, provided the judge may, for good cause, waive the charge in any case.) **NOTE:** Lists, schedules and statements that add or change creditors must be accompanied by an amended matrix listing only the creditors added or changed.
☐ No pre-petition creditors were added, creditors deleted, or amounts owed or classifications of debt changed.

NOTICE OF AMENDMENT TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a), I certify that notice of the filing of the amendment(s) checked above has been given this date to the Trustee in this case, and to any and all entities affected by the amendment, together with a copy of the notice of meeting of creditors, the discharge (if one has been entered), a subsequent notice to file claims (if one has been issued), and any other document affecting the rights of the added creditors. **(NOTE: Proof of service, indicating that service has been made, must be filed with the Court.)**

Dated:

Attorney's [or Pro Se Debtor's] Signature:

Printed Name:

Mailing Address:

T. Mark O'Toole SBN84236

110 N San Joaquin 301

STOCKTON CA 95202

DECLARATION BY DEBTOR

I(We), the undersigned debtor(s), hereby declare under penalty of perjury that the information set forth in the amendment(s) attached hereto, consisting of ___ pages, is true and correct to the best of my(our) information and belief.

Dated: 04/03/2012

Dated: 04/03/2012

Debtor's Signature

Joint Debtor's Signature

INSTRUCTIONS

- Use this cover sheet ONLY when filing amended petitions, lists, schedules and statements. **Do not use an amendment cover sheet when submitting amended plans or amendments to plans.**
- Include the word "Amended" in the title of each amended document.
- Amendments to property schedules (A and B), creditor schedules (D, E, and F), or income/expenses schedules (I and J) must be accompanied by an amended Summary of Schedules. Updates to the schedule totals will not be made unless the summary is filed.
- Amendments to add creditors or change their names/addresses must consist of the amended schedule(s) with a notation to the right of the creditor entry of "A" if the creditor is being added or "C" if it is being changed. **Failure to include "A" and "C" notations on amended schedules may result in duplicate or multiple listings on master mailing lists.**
- Amendments which add or change creditors must be accompanied by a separately filed amended matrix containing ONLY the additions/changes so that the creditors may be downloaded into the case. The matrix must not contain the "A" or "C" notations.
- When e-filing an amended matrix, you must submit two separate files: a PDF file containing the amendment cover sheet for the matrix, and a text file containing the creditors in the standard master address list format. These two files must be uploaded together.
- Federal Rule of Bankruptcy Procedure 1009 requires the debtor to give notice of an amendment to the trustee and to any entity affected thereby. **Notice of the amendment WILL NOT be given by the Clerk's Office.** To comply with this requirement, the debtor's attorney or Pro Se debtor must give notice to the trustee and any entity affected by the amendment by serving all previous court notices including, but not limited to, the notice of meeting of creditors, discharge of debtor, etc. A proof of service, indicating that service has been made, must be filed with the court.
- Checks and money orders should be payable to "Clerk, U.S. Bankruptcy Court." **(NOTE: No personal checks will be accepted.)**

United States Bankruptcy Court
Eastern District of California

IN RE:

Case No. 2012-22251

Ruelas, Juan Manuel & Ruelas, Claudia

Chapter 7

Debtor(s)

AMENDED SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 378,000.00		
B - Personal Property	Yes	3	\$ 56,862.85		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 793,046.49	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 2,351.58	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 702,866.94	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 7,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 7,007.00
TOTAL		15	\$ 434,862.85	\$ 1,498,265.01	

**United States Bankruptcy Court
Eastern District of California**

IN RE:Case No. 2012-22251Ruelas, Juan Manuel & Ruelas, ClaudiaChapter 7

Debtor(s)

AMENDED STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 2,351.58
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 2,351.58

State the following:

Average Income (from Schedule I, Line 16)	\$ 7,000.00
Average Expenses (from Schedule J, Line 18)	\$ 7,007.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3,475.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 415,046.49
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 2,351.58	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 702,866.94
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1,117,913.43

IN RE Ruelas, Juan Manuel & Ruelas, ClaudiaCase No. 2012-22251

Debtor(s)

(If known)

AMENDED SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0387 Bank Of America PO BOX 515503 Los Angeles, CA 90051-6803		Rental Duplex 619/621 E. Channel Street Stockton CA 95202 VALUE \$ 64,200.00				134,744.82	70,544.82
ACCOUNT NO. Bank Of America Customer Service PO BOX 5170 Simi Valley, CA 93082-5170		Assignee or other notification for: Bank Of America VALUE \$					
ACCOUNT NO. 8331 Bank Of The West 2339 Kamehameha Highway Honolulu, HI 96819		Rental 351 S. Cardinal Ave Stockton CA 95215 VALUE \$ 79,500.00				157,632.50	78,132.50
ACCOUNT NO. 8117 Bank Of The West 2339 Kamehameha Honolulu, HI 96819		Rental 2336/2326 Vail Street Stockton CA VALUE \$ 66,500.00				158,664.57	92,164.57
Subtotal (Total of this page)						\$ 451,041.89	\$ 240,841.89
Total (Use only on last page)						\$	\$

(Report also on
Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

1 continuation sheets attached

IN RE Ruelas, Juan Manuel & Ruelas, ClaudiaCase No. 2012-22251

Debtor(s)

(If known)

AMENDED SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODERTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0560 Everhome Mortgage 8100 Nations Way Jacksonville, FL 32256		Primary Home 342 S. Cardinal Ave Stockton CA 95215 VALUE \$ 102,200.00				195,355.89	93,155.89
ACCOUNT NO. 2737 Financial Center Credit Union PO BOX 208005 Stockton, CA 95208-9005		2011 Honda Accord VALUE \$				20,008.77	20,008.77
ACCOUNT NO. Financial Center Credit Union 18 S. El Dorado Street Stockton, CA 95202		Assignee or other notification for: Financial Center Credit Union VALUE \$					
ACCOUNT NO. 4712 GMAC Mortgage PO BOX 79135 Phoenix, AZ 85062-9135		Duplex Rental 615/617 E. Channel Stockton CA 95202 VALUE \$ 65,600.00				126,639.94	61,039.94
ACCOUNT NO. VALUE \$							
ACCOUNT NO. VALUE \$							
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page) \$ 342,004.60	\$ 174,204.60
						Total (Use only on last page) \$ 793,046.49	\$ 415,046.49

(Report also on
Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)